

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Thomas Cook  
Samantha Ann Robayo  
Debtors

Case No. 23-00772-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: May 08, 2023

User: AutoDocke  
Form ID: ntcnfhrg

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Michael Thomas Cook, Samantha Ann Robayo, 162 Overbrook Run, Milford, PA 18337-9722
cr	+ Heritage Financial Credit Union f/n/a Hudson Herit, 600 Third Avenue, Kingston, PA 18704-5815
5532883	BON SECOURS COMMUNITY HOSPITAL, PO BOX 742791, ATLANTA, GA 30374-2791
5532894	GB COLLECTS LLC, 1253 HADDONFIELD BERLIN RD, VOORHEES, NJ 08043-4847
5532895	+ HUDSON HERITAGE FCU, 25 RYKOWSKI LANE, MIDDLETON, NY 10941-4019
5538291	+ Heritage Financial Credit Union, 600 Third Avenue, Kingston, PA 18704-5815

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 08 2023 18:52:01	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5532881	Email/Text: creditcardbkcorrespondence@bofa.com	May 08 2023 18:38:00	BANK OF AMERICA, 4060 OGLETOWN STANTON RD, DE5-019-03-07, NEWARK, DE 19713
5532882	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2023 18:52:49	BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5532884	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 08 2023 18:52:40	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5532886	Email/PDF: acg.coaf.ebn@aisinfo.com	May 08 2023 18:52:40	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5532887	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 08 2023 18:39:00	CCS COLLECTIONS, 725 CANTON STREET, NEWTON, MA 02062-2679
5532888	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 08 2023 18:39:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5532889	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 08 2023 18:39:00	COMENITY CAPITAL BANK, BANKRUPTCY DEPARTMENT, PO BOX 183043, COLUMBUS, OH 43218-3043
5532890	+ Email/PDF: creditonebknotifications@resurgent.com	May 08 2023 18:52:21	CREDIT ONE BANK, 6801 S CIMARRON ROAD, LAS VEGAS, NV 89113-2273
5534184	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 08 2023 18:52:15	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5537471	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 08 2023 18:52:02	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5532891	Email/Text: mrdiscen@discover.com	May 08 2023 18:38:00	DISCOVER, PO BOX 15316, WILMINGTON, DE 19850
5533975	Email/Text: mrdiscen@discover.com	May 08 2023 18:38:00	Discover Bank, Discover Products Inc, PO Box

5532892	+ Email/Text: EBN@edfinancial.com	May 08 2023 18:39:00	3025, New Albany, OH 43054-3025 ED FINANCIAL/ESA, 120 N SEVEN OAKS DR, KNOXVILLE, TN 37922-2359
5532893	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 08 2023 18:39:00	FEB - RETAIL, PO BOX 4499, BEAVERTON, OR 97076-4499
5532896	Email/Text: PBNCNotifications@perituservices.com	May 08 2023 18:38:00	KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5532897	Email/PDF: ebnotices@pnmac.com	May 08 2023 18:52:06	PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5533337	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2023 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5532898	Email/PDF: gecsed@recoverycorp.com	May 08 2023 18:51:31	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5536563	+ Email/Text: EBN@edfinancial.com	May 08 2023 18:39:00	US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5532885	*+	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James T. Shoemaker	on behalf of Creditor Heritage Financial Credit Union f/n/a Hudson Heritage Federal Credit Union c/o James T. Shoemaker Esq jshoemaker@hkqpc.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5

Date Rcvd: May 08, 2023

User: AutoDocke

Form ID: ntcnfhrg

Page 3 of 3

Total Noticed: 26

Vincent Rubino

on behalf of Debtor 1 Michael Thomas Cook  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Samantha Ann Robayo  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael Thomas Cook,  
aka Michael T. Cook, aka Michael Cook,

Chapter 13

**Debtor 1**

Case No. 5:23-bk-00772-MJC

Samantha Ann Robayo,  
aka Samantha Robayo, aka Samantha A. Robayo, aka  
Samantha Robayo-Freymuth, aka Samantha A.  
Robayo-Freymuth, aka Samantha Ann  
Robayo-Freymuth,

**Debtor 2**

**Notice**

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

**June 8, 2023** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Max Roseann US Courthouse, Courtroom 2, 197 South Main Street, Wilkes-Barre, PA 18701	Date: June 15, 2023 Time: 10:00 AM
---	---------------------------------------

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

<b>Address of the Bankruptcy Clerk's Office:</b> Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 (570) 831-2500	<b>For the Court:</b> Terrence S. Miller Clerk of the Bankruptcy Court: By: KarenDavis, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: May 8, 2023

ntcnfhrg (08/21)